Fill in this information to identify your case and this filing:

Debtor 1: **Mauricio** (First Name) **Hernan** (Middle Name) **Castano** (Last Name)

Debtor 2 (Spouse, if filing): First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known): **20-17244**

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.
☑ Yes. Where is the property?

1.1.

90 Beech Street
Street address, if available, or other description

Dover (City) **NJ** (State) **07801** (ZIP Code)

Morris
County

What is the property?
Check all that apply.

☑ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property?
Check one.

☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$375,000.00	**$375,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Primary Residence

☐ **Check if this is community property** (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here... ➔ **$375,000.00**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No
☑ Yes

3.1.
Make: **Toyota**
Model: **Tundra**
Year: **2017**
Approximate mileage: **30,000**
Other information:
2017 Toyota Tundra (approx. 30,000 miles)

Who has an interest in the property? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$36,600.00	**$36,600.00**

3.2.
Make: **Dodge**
Model: **ProMaster 2000**
Year: **2018**
Approximate mileage: **20,000**
Other information:
2018 Dodge ProMaster 2000 (approx. 20,000 miles)

Who has an interest in the property? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$13,772.00	**$13,772.00**

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No
☑ Yes

4.1.
Make: **Bayliner**
Model:
Year: **2007**
Other information:
2007 Bayliner

Who has an interest in the property? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$12,000.00	**$12,000.00**

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.. ➔ **$62,372.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings
Examples: Major appliances, furniture, linens, china, kitchenware

☐ No
☑ Yes. Describe..... **Furniture** **$500.00**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

7. Electronics
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☑ No
☐ Yes. Describe.....

8. Collectibles of value
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☑ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☑ No
☐ Yes. Describe.....

10. Firearms
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☑ No
☐ Yes. Describe.....

11. Clothes
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☑ Yes. Describe..... **Wearing apparel** **$150.00**

12. Jewelry
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☑ Yes. Describe..... **jewelry** **$300.00**

13. Non-farm animals
Examples: Dogs, cats, birds, horses

☑ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

☑ No
☐ Yes. Give specific information.............

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here... ➔ **$950.00**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

16. Cash
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No
☑ Yes.. Cash: **$200.00**

17. Deposits of money
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☑ Yes........................... Institution name:

17.1. Checking account: **Checking account - Chase ending 1979** **$500.00**

18. Bonds, mutual funds, or publicly traded stocks
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☑ No
☐ Yes........................... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☑ No
☐ Yes. Give specific information about them......................... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☑ No
☐ Yes. Give specific information about them......................... Issuer name:

21. Retirement or pension accounts
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☑ No
☐ Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☑ No
☐ Yes........................... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

☑ No
☐ Yes........................... Issuer name and description:

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☑ No
☐ Yes........................... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☑ No
☐ Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☑ No
☐ Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☑ No
☐ Yes. Give specific information about them

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☑ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....................

Federal:
State:
Local:

29. Family support
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☑ No
☐ Yes. Give specific information

Alimony:
Maintenance:
Support:
Divorce settlement:
Property settlement:

30. Other amounts someone owes you
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☑ No
☐ Yes. Give specific information

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

31. Interests in insurance policies
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☑ No
☐ Yes. Name the insurance company of each policy and list its value................ Company name: Beneficiary: Surrender or refund value:

32. Any interest in property that is due you from someone who has died
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☑ No
☐ Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment
Examples: Accidents, employment disputes, insurance claims, or rights to sue

☑ No
☐ Yes. Describe each claim........

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☑ No
☐ Yes. Describe each claim........

35. Any financial assets you did not already list

☑ No
☐ Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here... ➔ **$700.00**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☑ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☑ No
☐ Yes. Describe..

39. Office equipment, furnishings, and supplies
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☑ No
☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☑ No
☐ Yes. Describe..

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

41. Inventory

☑ No
☐ Yes. Describe..

42. Interests in partnerships or joint ventures

☑ No
☐ Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

☑ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
☐ No
☐ Yes. Describe....

44. Any business-related property you did not already list

☑ No
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here... ➔ **$0.00**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☑ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals
Examples: Livestock, poultry, farm-raised fish

☑ No
☐ Yes....

48. Crops--either growing or harvested

☑ No
☐ Yes. Give specific information................

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☑ No
☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

☑ No
☐ Yes....

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

51. Any farm- and commercial fishing-related property you did not already list

☑ No
☐ Yes. Give specific information................

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.................... ➔ **$0.00**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership

☑ No
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here.................... ➔ **$0.00**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2....................		➔	**$375,000.00**
56. Part 2: Total vehicles, line 5	**$62,372.00**		
57. Part 3: Total personal and household items, line 15	**$950.00**		
58. Part 4: Total financial assets, line 36	**$700.00**		
59. Part 5: Total business-related property, line 45	**$0.00**		
60. Part 6: Total farm- and fishing-related property, line 52	**$0.00**		
61. Part 7: Total other property not listed, line 54	+ **$0.00**		
62. Total personal property. Add lines 56 through 61..................	**$64,022.00**	Copy personal property total ➔	+ **$64,022.00**
63. Total of all property on Schedule A/B. Add line 55 + line 62....................			**$439,022.00**

Fill in this information to identify your case:

Debtor 1	**Mauricio**	**Hernan**	**Castano**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known) **20-17244**

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☑ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption*	**Specific laws that allow exemption**
Brief description: **2017 Toyota Tundra (approx. 30,000 miles) (1st exemption claimed for this asset)** Line from *Schedule A/B:* **3.1**	**$36,600.00**	☑ **$4,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(2)**
Brief description: **2017 Toyota Tundra (approx. 30,000 miles) (2nd exemption claimed for this asset)** Line from *Schedule A/B:* **3.1**	**$36,600.00**	☑ **$4,387.11** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(1)**

3. Are you claiming a homestead exemption of more than $170,350?
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

☑ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
  ☐ No
  ☐ Yes

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption*	**Specific laws that allow exemption**
Brief description: **2017 Toyota Tundra (approx. 30,000 miles) (3rd exemption claimed for this asset)** Line from *Schedule A/B:* **3.1**	**$36,600.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **2018 Dodge ProMaster 2000 (approx. 20,000 miles)** **(1st exemption claimed for this asset)** Line from *Schedule A/B:* **3.2**	**$13,772.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(2)**
Brief description: **2018 Dodge ProMaster 2000 (approx. 20,000 miles)** **(2nd exemption claimed for this asset)** Line from *Schedule A/B:* **3.2**	**$13,772.00**	☑ **$1,250.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **2007 Bayliner** Line from *Schedule A/B:* **4.1**	**$12,000.00**	☑ **$12,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **Furniture** **(1st exemption claimed for this asset)** Line from *Schedule A/B:* **6**	**$500.00**	☑ **$500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
Brief description: **Furniture** **(2nd exemption claimed for this asset)** Line from *Schedule A/B:* **6**	**$500.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **Wearing apparel** Line from *Schedule A/B:* **11**	**$150.00**	☑ **$150.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Brief description: **jewelry** Line from *Schedule A/B:* **12**	**$300.00**	☑ **$300.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(4)**
Brief description: **Checking account - Chase ending 1979** Line from *Schedule A/B:* **17.1**	**$500.00**	☑ **$500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**

Fill in this information to identify your case:

Debtor 1: **Mauricio** (First Name) **Hernan** (Middle Name) **Castano** (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known): **20-17244**

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
☑ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.1 Ally Financial	**$33,468.00**	**$13,772.00**	**$19,696.00**

2.1

Ally Financial
Creditor's name
PO Box 380901
Number Street
Bloomington MN 554380901

City State ZIP Code

Describe the property that secures the claim:
2018 Dodge Promaster

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☑ Other (including a right to offset)
Credit Card

Date debt was incurred **06/28/2018**

Last 4 digits of account number ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: **$33,468.00**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 1: Additional Page

After listing any entries on this page, number them sequentially from the previous page.

		Column A **Amount of claim** Do not deduct the value of collateral	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.2 **Fay Servicing**	**Describe the property that secures the claim:** **Mortgage**	**$447,024.79**	**$375,000.00**	**$72,024.79**

Creditor's name: **Fay Servicing**
Number Street: **PO Box 88009**
City: **Chicago** State: **IL** ZIP Code: **60680-1009**

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Date debt was incurred **07/31/2018** **Last 4 digits of account number** ___ ___ ___ ___

		Column A	Column B	Column C
2.3 **Toyota Motor Credit**	**Describe the property that secures the claim:** **2017 Toyota Tundra**	**$28,212.89**	**$36,600.00**	

Creditor's name: **Toyota Motor Credit**
Number Street: **4 Gatehall Drive**
#350
City: **Parsippany** State: **NJ** ZIP Code: **07054**

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Date debt was incurred **12/28/2016** **Last 4 digits of account number** ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: **$475,237.68**

If this is the last page of your form, add the dollar value totals from all pages. Write that number here: **$508,705.68**

Fill in this information to identify your case:

Debtor 1: **Mauricio** (First Name) **Hernan** (Middle Name) **Castano** (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known): **20-17244**

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property.* If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**

☑ No. Go to Part 2.
☐ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.

	Total claim	Priority amount	Nonpriority amount
2.1			

Priority Creditor's Name

Number Street

City State ZIP Code

Last 4 digits of account number __ __ __ __

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☐ No
☐ Yes

Type of PRIORITY unsecured claim:

☐ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other. Specify

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☑ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.
If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1 **$0.00**

Capital One
Nonpriority Creditor's Name
PO Box 5253
Number Street

Carol Stream IL 60197
City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? **04/12/2008**
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify
Credit Card

4.2 **$499.00**

Capital One Bank USA
Nonpriority Creditor's Name
PO Box 85015
Number Street
Richmond VA 232855075

City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? **12/02/2010**
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify
Credit Card

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

$320,000.00

Colombia Suarez
Nonpriority Creditor's Name
61 Ford Avenue
Number Street

Wharton **NJ** **07885**
City State ZIP Code

Who incurred the debt? Check one.

- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ☐ Yes

Last 4 digits of account number 6 8 1 6

When was the debt incurred? 05/07/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Personal Injury Claim**

Personal Injury Claim

4.4

$352.00

Kohls Capital One
Nonpriority Creditor's Name
PO Box 3115
Number Street
Milwaukee, WI 532013115

City State ZIP Code

Who incurred the debt? Check one.

- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ☐ Yes

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? 03/04/2018

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.5

$250,000.00

Mario A. Arrieta, Esq.
Nonpriority Creditor's Name
Garces, Grabler & Lebroco
Number Street
20 Green Street

Newark NJ 07102
City State ZIP Code

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number 6 8 1 6

When was the debt incurred? 05/07/2015

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Attorney for - Colombia Suarez**

Personal Injury Lawsuit
Docket No.: MRS-L-2768-16

4.6

$1,198.65

Northern Leasing Systems, Inc.
Nonpriority Creditor's Name
525 Washington Boulevard
Number Street
15th Floor

Jersey City NJ 07310
City State ZIP Code

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number 7 8 9 4

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.7

$0.00

SYNCB Care Credit
Nonpriority Creditor's Name
C/O PO Box 965036
Number Street
Orlando FL 328965036

City State ZIP Code

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [x] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? **09/29/2016**
As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify **Credit Card**

4.8

$0.00

SYNCB JCPenney
Nonpriority Creditor's Name
PO Box 965007
Number Street
Orlando FL 328965007

City State ZIP Code

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? **09/11/2007**
As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify **Credit Card**

4.9

$0.00

SYNCB/LOWES
Nonpriority Creditor's Name
4125 Windward PZ
Number Street

Alpharetta **GA** **30005**
City State ZIP Code

Who incurred the debt? Check one.
- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [x] **Check if this claim is for a community debt**

Is the claim subject to offset?
- [x] No
- [ ] Yes

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? **06/08/2008**
As of the date you file, the claim is: Check all that apply.
- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Type of NONPRIORITY unsecured claim:
- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify **Credit Card**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.10

$1,070.00

TD Bank NA Target
Nonpriority Creditor's Name
7000 Target PY N
Number Street
Brooklyn Park, MN 554454301

City State ZIP Code

Who incurred the debt? Check one.

- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?

- [x] No
- [ ] Yes

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? **11/29/2015**

As of the date you file, the claim is: Check all that apply.

- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Type of NONPRIORITY unsecured claim:

- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify **Credit Card**

4.11

$565.00

United Consumer Fina
Nonpriority Creditor's Name
865 Bassette Road
Number Street
West Lake OH 441451194

City State ZIP Code

Who incurred the debt? Check one.

- [x] Debtor 1 only
- [ ] Debtor 2 only
- [ ] Debtor 1 and Debtor 2 only
- [ ] At least one of the debtors and another
- [ ] **Check if this claim is for a community debt**

Is the claim subject to offset?

- [x] No
- [ ] Yes

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? **06/04/2016**

As of the date you file, the claim is: Check all that apply.

- [ ] Contingent
- [ ] Unliquidated
- [ ] Disputed

Type of NONPRIORITY unsecured claim:

- [ ] Student loans
- [ ] Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- [ ] Debts to pension or profit-sharing plans, and other similar debts
- [x] Other. Specify **Installment Sales**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. **Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.**

				Total claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	**$0.00**
	6b.	**Taxes and certain other debts you owe the government**	6b.	**$0.00**
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	**$0.00**
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d. +	**$0.00**
	6e.	**Total.** Add lines 6a through 6d.	6d.	**$0.00**

				Total claim
Total claims from Part 2	6f.	**Student loans**	6f.	**$0.00**
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	**$0.00**
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	**$0.00**
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i. +	**$573,684.65**
	6j.	**Total.** Add lines 6f through 6i.	6j.	**$573,684.65**

Fill in this information to identify your case:

Debtor 1	**Mauricio**	**Hernan**	**Castano**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known) **20-17244**

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

   ☑ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	**State what the contract or lease is for**

Fill in this information to identify your case:

Debtor 1 **Mauricio** **Hernan** **Castano**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number **20-17244**
(if known)

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
   - ☐ No
   - ☑ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** *(Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
   - ☑ No. Go to line 3.
   - ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
     - ☐ No
     - ☐ Yes

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D, Schedule E/F, or Schedule G* to fill out Column 2.**

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	**Leila Alexandra Lopez** Name **c/o Arnold Travel** Number Street **14 W. Blackwell Street** **Dover** **NJ** **07801** City State ZIP Code	☑ Schedule D, line **2.2** ☐ Schedule E/F, line ☐ Schedule G, line **Fay Servicing**
3.2	**Leyla Alexandra Lopez** Name **c/o Arnold Travel** Number Street **14 W. Blackwell Street** **Dover** **NJ** **07801** City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line ☐ Schedule G, line **Wells Fargo Home Mortgage**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Additional Page to List More Codebtors

Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.3 **Luisa Roman** Name **90 Beech Street** Number Street **Dover** **NJ** **07801** City State ZIP Code	☑ Schedule D, line **2.1** ☐ Schedule E/F, line ☐ Schedule G, line **Ally Financial**
3.4 **Roman, Luisa F.** Name **90 Beech Street** Number Street **Dover** **NJ** **07801** City State ZIP Code	☑ Schedule D, line **2.1** ☐ Schedule E/F, line ☐ Schedule G, line **Ally Financial**

Fill in this information to identify your case:

Debtor 1	**Mauricio**	**Hernan**	**Castano**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	**DISTRICT OF NEW JERSEY**		
Case number (if known)	**20-17244**		

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☑ Employed ☐ Not employed	☐ Employed ☑ Not employed
Occupation	**Owner**	
Employer's name	**Makalu's Home Repair, LLC**	
Employer's address	Number Street City State Zip Code	Number Street City State Zip Code
How long employed there?		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$0.00	$0.00
3.	**Estimate and list monthly overtime pay.**	3. +	$0.00	$0.00
4.	**Calculate gross income.** Add line 2 + line 3.	4.	$0.00	$0.00

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

		Line	For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy line 4 here .... ➔	4.	**$0.00**	**$0.00**	
5.	**List all payroll deductions:**				
5a.	**Tax, Medicare, and Social Security deductions**	5a.	**$0.00**	**$0.00**	
5b.	**Mandatory contributions for retirement plans**	5b.	**$0.00**	**$0.00**	
5c.	**Voluntary contributions for retirement plans**	5c.	**$0.00**	**$0.00**	
5d.	**Required repayments of retirement fund loans**	5d.	**$0.00**	**$0.00**	
5e.	**Insurance**	5e.	**$0.00**	**$0.00**	
5f.	**Domestic support obligations**	5f.	**$0.00**	**$0.00**	
5g.	**Union dues**	5g.	**$0.00**	**$0.00**	
5h.	**Other deductions.** Specify:	5h.+	**$0.00**	**$0.00**	
6.	**Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	**$0.00**	**$0.00**	
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	**$0.00**	**$0.00**	
8.	**List all other income regularly received:**				
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	**$3,538.95**	**$0.00**	
8b.	**Interest and dividends**	8b.	**$0.00**	**$0.00**	
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	**$0.00**	**$0.00**	
8d.	**Unemployment compensation**	8d.	**$0.00**	**$0.00**	
8e.	**Social Security**	8e.	**$0.00**	**$0.00**	
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	**$0.00**	**$0.00**	
8g.	**Pension or retirement income**	8g.	**$0.00**	**$0.00**	
8h.	**Other monthly income.** Specify:	8h.+	**$0.00**	**$0.00**	
9.	**Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	**$3,538.95**	**$0.00**	
10.	**Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	**$3,538.95** +	**$0.00** =	**$3,538.95**

11. State all other regular contributions to the expenses that you list in Schedule J.
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: ______ 11. + **$0.00**

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. 12. **$3,538.95**

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☑ No.
☐ Yes. Explain: **None.**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

1. Additional Employers	**Debtor 1**	**Debtor 2 or non-filing spouse**
Occupation	**Self - Construction**	
Employer's name	**Makalus Home Repairs**	
Employer's address		
	City State Zip Code	City State Zip Code
How long employed there?		

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

8a. Attached Statement (Debtor 1)

Makalus Home Repairs LLC

Gross Monthly Income: **$11,201.05**

Expense	Category	Amount	
Accounting Fee	Professional Fees	**$300.83**	
Auto and Truck Expenses	Auto Payments	**$610.54**	
Bank Fees	Bank Fees	**$12.50**	
Computer and Internet Fee	Utilities	**$10.00**	
Fuel Expense	Gasoline	**$115.04**	
Insurance	Professional Fees	**$13.67**	
Meals & Entertainment	Meals & Entertainment	**$13.67**	
Security		**$41.58**	
Sub Contractors	Sub-Contractor	**$3,587.00**	
Telephone	Telephone	**$179.36**	
Cost of Goods Sold	Cost of Goods Sold	**$2,777.91**	
Total Monthly Expenses			**$7,662.10**
Net Monthly Income:			**$3,538.95**

Fill in this information to identify your case:

	First Name	Middle Name	Last Name
Debtor 1	Mauricio	Hernan	Castano
Debtor 2 (Spouse, if filing)			

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known) **20-17244**

Check if this is:

☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

____
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

☑ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**
 ☐ No
 ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. **Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No
☑ Yes. Fill out this information for each dependent....................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son		☐ No ☑ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**

☑ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

			Your expenses
4.	**The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$2,200.00
	If not included in line 4:		
4a.	Real estate taxes	4a.	
4b.	Property, homeowner's, or renter's insurance	4b.	
4c.	Home maintenance, repair, and upkeep expenses	4c.	
4d.	Homeowner's association or condominium dues	4d.	

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

			Your expenses
5.	**Additional mortgage payments for your residence,** such as home equity loans	5.	
6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	
	6b. Water, sewer, garbage collection	6b.	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	
	6d. Other. Specify:	6d.	
7.	**Food and housekeeping supplies**	7.	**$800.00**
8.	**Childcare and children's education costs**	8.	**$300.00**
9.	**Clothing, laundry, and dry cleaning**	9.	**$100.00**
10.	**Personal care products and services**	10.	**$100.00**
11.	**Medical and dental expenses**	11.	**$100.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	**$500.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	**$100.00**
14.	**Charitable contributions and religious donations**	14.	
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	**$95.00**
	15b. Health insurance	15b.	
	15c. Vehicle insurance	15c.	**$533.00**
	15d. Other insurance. Specify:	15d.	
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1 **Toyota Tundra**	17a.	**$931.00**
	17b. Car payments for Vehicle 2 **Dodge ProMaster**	17b.	**$665.00**
	17c. Other. Specify:	17c.	
	17d. Other. Specify:	17d.	
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**	18.	
19.	**Other payments you make to support others who do not live with you.** Specify:	19.	

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a.	Mortgages on other property	20a.	
20b.	Real estate taxes	20b.	
20c.	Property, homeowner's, or renter's insurance	20c.	
20d.	Maintenance, repair, and upkeep expenses	20d.	
20e.	Homeowner's association or condominium dues	20e.	
21.	**Other.** Specify:	21.	+

22. Calculate your monthly expenses.

22a.	Add lines 4 through 21.	22a.	**$6,424.00**
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
22c.	Add line 22a and 22b. The result is your monthly expenses.	22c.	**$6,424.00**

23. Calculate your monthly net income.

23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	**$3,538.95**
23b.	Copy your monthly expenses from line 22c above.	23b.	– **$6,424.00**
23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	**($2,885.05)**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☑ No.
☐ Yes. Explain here:
None.

Fill in this information to identify your case:

Debtor 1	**Mauricio**	**Hernan**	**Castano**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known) **20-17244**

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. *Schedule A/B: Property* (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	**$375,000.00**
1b. Copy line 62, Total personal property, from Schedule A/B	**$64,022.00**
1c. Copy line 63, Total of all property on Schedule A/B	**$439,022.00**

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	**$508,705.68**
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	**$0.00**
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F +	**$573,684.65**
Your total liabilities	**$1,082,390.33**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	**$3,538.95**
5. *Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	**$6,424.00**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☑ Yes

7. What kind of debt do you have?

- ☑ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income:* Copy your total current monthly income from Official Form 122A-1 Line 11; **OR,** Form 122B Line 11; **OR,** Form 122C-1 Line 14. **$3,308.67**

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F:*

From Part 4 on *Schedule E/F,* copy the following:	**Total claim**
9a. Domestic support obligations. (Copy line 6a.)	$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$0.00
9d. Student loans. (Copy line 6f.)	$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ $0.00
9g. **Total.** Add lines 9a through 9f.	$0.00

Fill in this information to identify your case:

Debtor 1	**Mauricio**	**Hernan**	**Castano**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known) **20-17244**

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person ______________________ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Mauricio Hernan Castano**
Mauricio Hernan Castano, Debtor 1

Date **07/13/2020**
MM / DD / YYYY

X ______________________
Signature of Debtor 2

Date ______________
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	**Mauricio**	**Hernan**	**Castano**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known) **20-17244**

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. **What is your current marital status?**
   - ☑ Married
   - ☐ Not married

2. **During the last 3 years, have you lived anywhere other than where you live now?**
   - ☑ No
   - ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. **Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**
   (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
   - ☑ No
   - ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
☑ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions
From January 1 of the current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips ☑ Operating a business	**$19,852.02**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
For the last calendar year: (January 1 to December 31, **2019**) YYYY	☐ Wages, commissions, bonuses, tips ☑ Operating a business	**$42,448.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
For the calendar year before that: (January 1 to December 31, **2018**) YYYY	☐ Wages, commissions, bonuses, tips ☑ Operating a business	**$9,760.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☑ No
☐ Yes. Fill in the details.

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,825* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of $6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

☑ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

☑ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

☑ No
☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☑ No
☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☑ No
☐ Yes. Fill in the details.

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

- [x] No. Go to line 11.
- [ ] Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- [x] No
- [ ] Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- [x] No
- [ ] Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?

- [x] No
- [ ] Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?

- [x] No
- [ ] Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- [x] No
- [ ] Yes. Fill in the details.

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- [x] No
- [ ] Yes. Fill in the details.

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- [x] No
- [ ] Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- [x] No
- [ ] Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- [x] No
- [ ] Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- [ ] No
- [x] Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Bank of America Name of Financial Institution **15 W. Blackwell Street** Number Street **Dover NJ 07801** City State ZIP Code	XXXX- 3 2 8 1	[x] Checking [ ] Savings [ ] Money market [ ] Brokerage [ ] Other	07/20/2018	$67.27

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Bank of America Name of Financial Institution **15 W. Blackwell Street** Number Street **Dover** **NJ** **07801** City State ZIP Code	XXXX- 8 4 3 3	☑ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other	07/16/2018	$50.04

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☑ No
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☑ No
☐ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☑ No
☐ Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ***Environmental law*** **means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.**
- ***Site*** **means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.**
- ***Hazardous material*** **means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.**

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☑ No
☐ Yes. Fill in the details.

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

25. Have you notified any governmental unit of any release of hazardous material?

☑ No
☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☑ No
☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☐ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

☑ No. None of the above applies. Go to Part 12.
☐ Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☐ No
☐ Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X **/s/ Mauricio Hernan Castano**
Mauricio Hernan Castano, Debtor 1

Date **07/13/2020**

X ______________________
Signature of Debtor 2

Date ____________

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☑ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☑ No
☐ Yes. Name of person ______________________ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	**Mauricio**	**Hernan**	**Castano**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	**DISTRICT OF NEW JERSEY**		
Case number (if known)	**20-17244**		

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- **creditors have claims secured by your property, or**
- **you have leased personal property and the lease has not expired.**

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Hold Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Hold Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: **Ally Financial** Description of property securing debt: **2018 Dodge Promaster**	☐ Surrender the property. ☐ Retain the property and redeem it. ☑ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	☐ No ☐ Yes
Creditor's name: **Fay Servicing** Description of property securing debt: **Mortgage**	☐ Surrender the property. ☐ Retain the property and redeem it. ☑ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	☐ No ☐ Yes
Creditor's name: **Toyota Motor Credit** Description of property securing debt: **2017 Toyota Tundra**	☐ Surrender the property. ☐ Retain the property and redeem it. ☑ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	☐ No ☐ Yes

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will this lease be assumed?
None.	

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and personal property that is subject to an unexpired lease.

X **/s/ Mauricio Hernan Castano**	X ______________________
Mauricio Hernan Castano, Debtor 1	Signature of Debtor 2
Date **07/13/2020** MM / DD / YYYY	Date ________ MM / DD / YYYY

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
NEWARK DIVISION

In re **Mauricio Hernan Castano**

Case No. **20-17244**

Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	**$1,500.00**
Prior to the filing of this statement I have received	**$1,500.00**
Balance Due	**$0.00**

2. The source of the compensation paid to me was:
   ☑ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:
   ☑ Debtor ☐ Other (specify)

4. ☑ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

   ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

   a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

   b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

   c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

07/13/2020	**/s/ Jeffrey I. Bronson, Esq.**
Date	*Jeffrey I. Bronson, Esq.* Bar No. 022071982

JEFFREY I. BRONSON, ESQ., P.C.
16 W. Blackwell Street
Dover, NJ 07801
Phone: (973) 889-1116 / Fax: (973) 532-0805

/s/ Mauricio Hernan Castano

Mauricio Hernan Castano

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
NEWARK DIVISION

IN RE: **Mauricio Hernan Castano** CASE NO **20-17244**

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 7/13/2020 Signature **/s/ Mauricio Hernan Castano**
Mauricio Hernan Castano

Date ______________________ Signature ______________________

Ally Financial
PO Box 380901
Bloomington MN 554380901

Capital One
PO Box 5253
Carol Stream IL 60197

Capital One Bank USA
PO Box 85015
Richmond VA 232855075

Capital One Best Buy
PO Box 5253
Carol Stream IL 60197

Colombia Suarez
61 Ford Avenue
Wharton, NJ 07885

Fay Servicing
PO Box 88009
Chicago IL 60680-1009

First Data Merchant
4000 Coral Ridge Drive
Coral Springs FL 33065

Garces Grabler & Lebrocq
20 Green Street
Newark, NJ 07102

Infiniti Motor Accep
PO Box 2870
Torrance CA 90502

John Ort, Court Officer
PO Box 337
Budd Lake, NJ 07828

Kohls Capital One
PO Box 3115
Milwaukee, WI 532013115

Leila Alexandra Lopez
c/o Arnold Travel
14 W. Blackwell Street
Dover, NJ 07801

Leyla Alexandra Lopez
c/o Arnold Travel
14 W. Blackwell Street
Dover, NJ 07801

Luisa F. Roman
90 Beech Street
Dover, NJ 07801

Luisa Roman
90 Beech Street
Dover, NJ 07801

Lyons Doughty & Veldhuis, PC
136 Gaither Drive
Suite 100
Mt. Laurel NJ 08054

Mario A. Arrieta, Esq.
Garces, Grabler & Lebroco
20 Green Street
Newark, NJ 07102

Mazda Amercian Credit
PO Box 542000
Omaha NE 68154

Northern Leasing Systems, Inc.
525 Washington Boulevard
15th Floor
Jersey City NJ 07310

Superior Court of New Jersey
Law Division-Civil Part
Washington and Court Streets
PO Box 910
Morristown, NJ 07963-0910

SYNCB Care Credit
C/O PO Box 965036
Orlando FL 328965036

SYNCB JCPenney
PO Box 965007
Orlando FL 328965007

SYNCB/LOWES
4125 Windward PZ
Alpharetta GA 30005

TD Bank NA Target
7000 Target PY N
Brooklyn Park, MN 554454301

Toyota Motor Credit
4 Gatehall Drive
#350
Parsippany, NJ 07054

United Consumer Fina
865 Bassette Road
West Lake OH 441451194

Wells Fargo Home Mortgage
PO Box 10335
Des Moines IA 50306

Jeffrey I. Bronson, Esq., Bar No. 022071982
JEFFREY I. BRONSON, ESQ., P.C.
16 W. Blackwell Street
Dover, NJ 07801
(973) 889-1116
Attorney for the Petitioner

UNITED STATES BANKRUPTCY COURT FOR THE

DISTRICT OF NEW JERSEY
NEWARK DIVISION

In re:
Mauricio Hernan Castano

Case No.: **20-17244**
SSN: **xxx-xx-8973**
SSN: ______

Debtor(s)

Numbered Listing of Creditors

Address:
90 Beech Street
Dover, NJ 07801

Chapter: **7**

	Creditor name and mailing address	Category of claim	Amount of claim
1.	Ally Financial PO Box 380901 Bloomington MN 554380901	Secured Claim	$33,468.00
2.	Capital One PO Box 5253 Carol Stream IL 60197	Unsecured Claim	$0.00
3.	Capital One Bank USA PO Box 85015 Richmond VA 232855075	Unsecured Claim	$499.00
4.	Capital One Bank USA PO Box 85015 Richmond VA 232855075	Unsecured Claim	$0.00
5.	Capital One Best Buy PO Box 5253 Carol Stream IL 60197	Unsecured Claim	$0.00
6.	Colombia Suarez 61 Ford Avenue Wharton, NJ 07885 xxx-x-xx68-16	Unsecured Claim	$320,000.00

in re: **Mauricio Hernan Castano** — Debtor

20-17244 — Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
7.	Fay Servicing PO Box 88009 Chicago IL 60680-1009	Secured Claim	$447,024.79
8.	First Data Merchant 4000 Coral Ridge Drive Coral Springs FL 33065	Unsecured Claim	$0.00
9.	Garces Grabler & Lebrocq 20 Green Street Newark, NJ 07102 xxx-x-xx68-16	Unsecured Claim	$0.00
10.	Infiniti Motor Accep PO Box 2870 Torrance CA 90502	Unsecured Claim	$0.00
11.	John Ort, Court Officer PO Box 337 Budd Lake, NJ 07828 xxxxxx xx-xxxx78-19	Unsecured Claim	$0.00
12.	Kohls Capital One PO Box 3115 Milwaukee, WI 532013115	Unsecured Claim	$352.00
13.	Lyons Doughty & Veldhuis, PC 136 Gaither Drive Suite 100 Mt. Laurel NJ 08054 xx-xxxx78-19	Unsecured Claim	$0.00
14.	Mario A. Arrieta, Esq. Garces, Grabler & Lebroco 20 Green Street Newark, NJ 07102 xxx-x-xx68-16	Unsecured Claim	$250,000.00
15.	Mazda Amercian Credit PO Box 542000 Omaha NE 68154	Unsecured Claim	$0.00

in re: **Mauricio Hernan Castano** **20-17244**

Debtor Case No. (if known)

	Creditor name and mailing address	Category of claim	Amount of claim
16.	Northern Leasing Systems, Inc. 525 Washington Boulevard 15th Floor Jersey City NJ 07310 xxx7894	Unsecured Claim	$1,198.65
17.	Superior Court of New Jersey Law Division-Civil Part Washington and Court Streets PO Box 910 Morristown, NJ 07963-0910 xxx-x-xx68-16	Unsecured Claim	$0.00
18.	SYNCB Care Credit C/O PO Box 965036 Orlando FL 328965036	Unsecured Claim	$0.00
19.	SYNCB JCPenney PO Box 965007 Orlando FL 328965007	Unsecured Claim	$0.00
20.	SYNCB/LOWES 4125 Windward PZ Alpharetta GA 30005	Unsecured Claim	$0.00
21.	TD Bank NA Target 7000 Target PY N Brooklyn Park, MN 554454301	Unsecured Claim	$1,070.00
22.	Toyota Motor Credit 4 Gatehall Drive #350 Parsippany, NJ 07054	Secured Claim	$28,212.89
23.	United Consumer Fina 865 Bassette Road West Lake OH 441451194	Unsecured Claim	$565.00
24.	Wells Fargo Home Mortgage PO Box 10335 Des Moines IA 50306	Unsecured Claim	$0.00

in re: **Mauricio Hernan Castano** **20-17244**

Debtor Case No. (if known)

(The penalty for making a false statement or concealing property is a fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Mauricio Hernan Castano** ,

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors,* consisting of 4 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: ***/s/* Mauricio Hernan Castano** Date: 7/13/2020

Mauricio Hernan Castano

Fill in this information to identify your case:

Debtor 1	**Mauricio**	**Hernan**	**Castano**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **DISTRICT OF NEW JERSEY**

Case number (if known) **20-17244**

Check one box only as directed in this form and in Form 122A-1Supp:

- ☑ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
- ☑ **Married and your spouse is NOT filing with you. You and your spouse are:**
  - ☑ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
  - ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

	Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
2. **Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).	**$0.00**	**$0.00**
3. **Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.	**$0.00**	**$0.00**
4. **All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	**$0.00**	**$0.00**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

				Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
5. Net income from operating a business, profession, or farm					
	Debtor 1	**Debtor 2**			
Gross receipts (before all deductions)	**$8,423.14**	**$0.00**			
Ordinary and necessary operating expenses	– **$5,114.47**	– **$0.00**			
Net monthly income from a business, profession, or farm	**$3,308.67**	**$0.00**	**Copy here** ➔	**$3,308.67**	**$0.00**
6. Net income from rental and other real property					
	Debtor 1	**Debtor 2**			
Gross receipts (before all deductions)	**$0.00**	**$0.00**			
Ordinary and necessary operating expenses	– **$0.00**	– **$0.00**			
Net monthly income from rental or other real property	**$0.00**	**$0.00**	**Copy here** ➔	**$0.00**	**$0.00**
7. Interest, dividends, and royalties				**$0.00**	**$0.00**
8. Unemployment compensation				**$0.00**	**$0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ....

For you... **$0.00**

For your spouse.. **$0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.	**$0.00**	**$0.00**

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments made under the Federal law relating to the national emergency declared by the President under the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect to the coronavirus disease 2019 (COVID-19); payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

Total amounts from separate pages, if any. + ______ + ______

11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

$3,308.67 + **$0.00** = **$3,308.67**

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. Calculate your current monthly income for the year. Follow these steps:

12a. Copy your total current monthly income from line 11 .... **Copy line 11 here** ➔ 12a. **$3,308.67**

Multiply by 12 (the number of months in a year). **X 12**

12b. The result is your annual income for this part of the form. 12b. **$39,704.04**

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live. **New Jersey**

Fill in the number of people in your household. **3**

Fill in the median family income for your state and size of household 13. **$106,650.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. ☑ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Debtor 1 **Mauricio Hernan Castano** Case number (if known) **20-17244**

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X **/s/ Mauricio Hernan Castano**
Mauricio Hernan Castano, Debtor 1

Date **7/13/2020**
MM / DD / YYYY

X ______________________________
Signature of Debtor 2

Date ______________________
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.